

**Information to identify the case:**

Debtor 1	<b>Carson C Puriefoy Jr.</b>	Social Security number or ITIN	xxx-xx-1319
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Vanessa C Puriefoy</b>	Social Security number or ITIN	xxx-xx-7419
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-23091-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carson C Puriefoy Jr.

Vanessa C Puriefoy  
aka Vanessa C Mapp-Puriefoy

11/8/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carson C Puriefoy, Jr.  
Vanessa C Puriefoy  
Debtors

Case No. 16-23091-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 08, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Carson C Puriefoy, Jr., Vanessa C Puriefoy, 4 Highbridge Lane, West Deptford, NJ 08086-2254
r	+ Megan Lopez-Cepero, RE/Max Connection Realtors, 8 Kings Highway W., Suite B, Haddonfield, NJ 08033-2116
516277027	+ American Express Travel Related Services, c/o Corporation Trust Co., Reg. Agent, 820 Bear Tavern Road, Trenton, NJ 08628-1021
516277028	+ Bureau of Collections & Taxpayer Service, PO Box 281041, Harrisburg, PA 17128-1041
516277031	+ Emergency Care Services of NJ, PA, PO Box 740021, Cincinnati, OH 45274-0021
516277032	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516277033	+ Experian, PO Box 4500, Allen, TX 75013-1311
516277034	+ Fenton & McGarvey Law Firm, P.S.C., 2401 Gault Parkway, Louisville, KY 40223-4175
516277035	+ Inspira Health Network, 509 N. Broad St., Woodbury, NJ 08096-1617
516277038	+ Jeff Kripitz Agency, 1811 Shore Road, Northfield, NJ 08225-2219
516277042	+ NYS Department of Taxation & Finance, Building 9 W A Harriman Campus, Albany, NY 12227-0001
516277043	+ NYS TAX DEPARTMENT, RPC - PIT, 90 COHOES AVE, Troy, NY 12183-1515
516294284	New York Dept. of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
516433722	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
516277044	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516277045	++ STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245 address filed with court., State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
516277046	+ Township of Deptford, PO Box 1016, Voorhees, NJ 08043-7016
516277047	Township of Deptford, Attn: Tax Office, 400 Crown Point West, Deptford, NJ 08086
516277048	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
516277049	+ Transworld Systems Inc, PO Box 15095, Wilmington, DE 19850-5095

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516678071	EDI: BECKLEE.COM	Nov 09 2021 01:23:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516277030	EDI: CITICORP.COM	Nov 09 2021 01:23:00	Citibank SD, NA, Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363
516277029	+ EDI: CAPITALONE.COM	Nov 09 2021 01:23:00	Capital One Bank USA NA, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
516277037	+ EDI: IRS.COM	Nov 09 2021 01:23:00	Internal Revenue Service, Centralized Insolvency

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516277039	EDI: JEFFERSONCAP.COM	Nov 09 2021 01:23:00	Operation, PO Box 7346, Philadelphia, PA 19101-7346 Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303
516375186	+ EDI: AISMIDFIRST	Nov 09 2021 01:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516277041	+ EDI: AISMIDFIRST	Nov 09 2021 01:23:00	Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
516277045	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 08 2021 20:31:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516277036	*+	Inspira Health Network, 509 N. Broad St, Woodbury, NJ 08096-1617
516277040	##+	KML Law Group, PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2021 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Plaintiff Carson C Puriefoy Jr. DanielR@McDowellLegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Joint Debtor Vanessa C Puriefoy DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Plaintiff Vanessa C Puriefoy DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Debtor Carson C Puriefoy Jr. DanielR@McDowellLegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com

Denise E. Carlon

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on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

TOTAL: 7